

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Darlene Rose Shaffer
Mark Edward Shaffer
Debtors

Case No. 17-05173-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: karendavi
Form ID: pdf002

Page 1 of 2
Total Noticed: 58

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

db/jdb
5003920 ++Darlene Rose Shaffer, Mark Edward Shaffer, 3952 Lyn Circle, Dover, PA 17315-4732
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 1220 Old Alpharetta Rd S,
Alpharetta GA 30005)
5003922 ++Barclays Bank Delaware, 100 S West St, Wilmington DE 19801-5015
5003923 ++Barclays Bank Delaware, Po Box 8803, Wilmington DE 19899-8803
5003925 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond VA 23238)
5003924 ++Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
Salt Lake City UT 84130-0285
5015270 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5003928 ++Comenity Bank/Bon Ton, Po Box 182789, Columbus OH 43218-2789
5003927 ++Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 18215, Columbus OH 43218
5003930 ++Comenity Bank/Victoria Secret, Po Box 182789, Columbus OH 43218-2789
5003929 ++Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus OH 43218-2125
5003932 ++Comenitybank/venus, Po Box 182789, Columbus OH 43218-2789
5003931 ++Comenitybank/venus, Comenity Bank, Po Box 182125, Columbus OH 43218-2125
5003915 Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5003943 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: First Savings Credit Card, 500 E 60th St N,
Sioux Falls SD 57104)
5003940 ++First Premier Bank, 601 S Minnesota Ave, Sioux Falls SD 57104-4868
5003941 ++First Premier Bank, 3820 N Louise Ave, Sioux Falls SD 57107-0145
5003942 ++First Savings Credit Card, Po Box 5019, Sioux Falls SD 57117-5019
5003944 ++Fortiva/Atlanticus, Po Box 10555, Atlanta GA 30310-0555
5003945 ++Fortiva/Atlanticus, Pob 105555, Atlanta GA 30348-5555
5003946 ++Fst Premier, 601 S Minneaoplis Ave, Sioux Falls SD 57104
5003947 ++Fst Premier, 3820 N Louise Ave, Sioux Falls SD 57107-0145
5003948 ++Hanover ENT, 864 Broadway, Hanover PA 17331-1501
5003951 ++Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799,
Akron OH 44309-1799
5003952 ++Leroys Jewelers, Po Box 4480, Beaverton OR 97076-4480
5003953 ++Mid America Bk/total C, 5109 S Broadband Lane, Sioux Falls SD 57108-2208
5003958 ++Physicians Billing Services, 1803 Mount Rose Avenue, York PA 17403-3026
5003959 ++RAB Inc, PO Box 34111, Memphis TN 38184-0111
5003960 ++Wellspring Health, 1001 S. George Street, York PA 17403-3676
5003913 ++York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156
5009053 ++York Hospital, 1001 S George Street, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5003919 E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 29 2018 19:27:46 American Honda Finance,
Po Box 168088, Irving TX 75016
5006900 E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 29 2018 19:27:46
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
Irving, TX 75016-8088
5003921 ++E-mail/Text: g20956@att.com Jan 29 2018 19:28:00 AT&T, 208 S. Akard St.,
Dallas TX 75202-4206
5003916 ++E-mail/Text: ronw@agriculturefcu.org Jan 29 2018 19:28:09 Agriculture Fcu,
14th & Independ Ave Sm R, Washington DC 20250-0001
5012912 E-mail/Text: ally@ebn.phinsolutions.com Jan 29 2018 19:27:09 Ally Bank, PO Box 130424,
Roseville MN 55113-0004
5003917 ++E-mail/Text: ally@ebn.phinsolutions.com Jan 29 2018 19:27:09 Ally Financial,
Attn: Bankruptcy, Po Box 380901, Bloomington MN 55438-0901
5003918 ++E-mail/Text: ally@ebn.phinsolutions.com Jan 29 2018 19:27:09 Ally Financial,
200 Renaissance Ctr, Detroit MI 48243-1300
5003926 ++E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 29 2018 19:27:58 Comcast,
1701 JFK Blvd, Philadelphia PA 19103-2899
5003934 ++E-mail/Text: bankruptcy_notifications@ccsusa.com Jan 29 2018 19:28:06
Credit Collections Services, 725 Canton St, Norwood MA 02062-2679
5003933 ++E-mail/Text: bankruptcy_notifications@ccsusa.com Jan 29 2018 19:28:06
Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,
Norwood MA 02062-2679
5003937 E-mail/Text: mrdiscen@discover.com Jan 29 2018 19:27:10 Discover Financial, Po Box 15316,
Wilmington DE 19850
5003935 E-mail/Text: cio.bncmail@irs.gov Jan 29 2018 19:27:16 Department of Revenue,
Post Office Box 7346, Philadelphia PA 19101-7346
5006198 E-mail/Text: mrdiscen@discover.com Jan 29 2018 19:27:10 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5003936 ++E-mail/Text: mrdiscen@discover.com Jan 29 2018 19:27:10 Discover Financial, Po Box 3025,
New Albany OH 43054-3025
5003939 ++E-mail/Text: bknotice@erccollections.com Jan 29 2018 19:27:42 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville FL 32256-7412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5003938 +E-mail/Text: bknotice@erccollections.com Jan 29 2018 19:27:42 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville FL 32256-7412
5003949 +E-mail/Text: ebn@heritagevalleyfcu.org Jan 29 2018 19:28:12 Heritage Valley Fcu,
2400 Pleasant Valley Rd, York PA 17402-9624
5012686 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 29 2018 19:27:48 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
5003950 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 29 2018 19:27:48 Jefferson Capital Systems, LLC,
16 Mclelland Rd, Saint Cloud MN 56303
5003955 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 29 2018 19:27:37 Midland Funding,
2365 Northside Dr Ste 30, San Diego CA 92108-2709
5003954 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 29 2018 19:27:37 Midland Funding,
Attn: Bankruptcy, Po Box 939069, San Diego CA 92193-9069
5015306 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 29 2018 19:27:37 Midland Funding, LLC,
Midland Credit Management, Inc. as agent, Midland Funding, LLC, PO Box 2011,
Warren, MI 48090-2011
5003956 +Fax: 866-826-7962 Jan 29 2018 19:48:16 Oneclick Cash, 52946 Highway 12, Suite 3,
Niobrara NE 68760-7085
5004669 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 29 2018 19:31:29
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5003957 +E-mail/Text: bankruptcy@loanpacific.com Jan 29 2018 19:28:08 Pacific Union Financia,
1603 Lbj Fwy Ste 500, Farmers Branch TX 75234-6071
5005946 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 29 2018 19:27:28
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946
5011661 +E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 29 2018 19:27:49 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5003914* IRS Centralized Insolvency Oper., Post Office Box 7346, Philadelphia PA 19101-7346
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dawn Marie Cutaia on behalf of Debtor 1 Darlene Rose Shaffer dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 2 Mark Edward Shaffer dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

**Darlene Rose Shaffer
Mark Edward Shaffer**

CHAPTER 13

CASE NO. **1:17-bk-05173**☒ ORIGINAL PLAN

AMENDED PLAN (Indicate 1ST, 2ND, 3RD, etc.)

☒ 2 Number of Motions to Avoid Liens☒ 2 Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 10, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☒ Included ☐ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$___ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$89,241.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment		Total Payment
01/18	03/18	1,000.00	0.00	1,000.00	3,000.00
04/18	12/22	1,513.00	0.00	1,000.00	86,241.00
				Total Payments:	\$89,241.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor(s) is over median income. Debtor(s) calculates that a minimum of **\$0.00** must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☐ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

☒ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Last Four Digits of Account Number	Estimated Monthly Payment
Agriculture Fcu	14th & Independ Ave Sm R; Washington, DC 20250	0500	\$200.00
Heritage Valley Fcu	2400 Pleasant Valley Rd; York, PA 17402	0001	\$100.00

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Ally Financial	2015 Gmc 2500 19957 miles Vehicle: Sle	6680
American Honda Finance	ATV	2911

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Pacific Union Financia	3952 Lyn Circle Dover, PA 17315 Residence: Single Family Colonial. When Debtors modified their loan, the mortgage company determined the value.	5770

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Ally Financial	2015 Gmc 2500 19957 miles Vehicle: Sle	\$1,426.00	\$0.00	Per approved P:OC
Pacific Union Financia	3952 Lyn Circle Dover, PA 17315 Residence: Single Family Colonial. When Debtors modified their loan, the mortgage company determined the value.	\$3,650.00	\$0.00	Per approved POC

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan or Adversary Action
Agriculture Fcu	2011 Mercedes 300 Sport Awd 60987 miles Vehicle:	\$15,375.00	4.34%	\$16,354.69	Plan
Heritage Valley Fcu	2014 Harley Davidson Street Guide Special 4200 miles Vehicle:	\$15,470.00	7%	\$17,097.23	Plan

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

☒ The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

3. **PRIORITY CLAIMS.**

A. **Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

☒ In addition to the retainer of \$ 1,000.00 already paid by the Debtor, the amount of \$ 3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

☐ \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. **Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below).** *Check one of the following two lines.*

☐ None. *If "None" is checked, the rest of § 3.B need not be completed or reproduced.*

☒ Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under § 10.

Name of Creditor	Estimated Total Payment
Department of Revenue	\$1,400.00
Department of Revenue	\$2,435.00
IRS Centralized Insolvency Oper.	\$26,444.33

C. **Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. **UNSECURED CLAIMS**

A. **Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. **Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. **VESTING OF PROPERTY OF THE ESTATE.**

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case:

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. STUDENT LOANS.

The Debtor does not seek to discharge any student loans, with the exception of the following: _____

9. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____
Level 5: _____
Level 6: _____
Level 7: _____
Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

10. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: January 9, 2018

/s/ Dawn Marie Cutaia
Dawn Marie Cutaia 77965
Attorney for Debtor

/s/ Darlene Rose Shaffer
Darlene Rose Shaffer
Debtor

/s/ Mark Edward Shaffer
Mark Edward Shaffer
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 10.